

# Commercial Vehicle Insurance

## Insurance Product Information Document

Company: Liberty Insurance

Product: Commercial Vehicle Insurance Policy



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This document provides a summary of the key information relating to our Commercial Vehicle policy. Complete pre-contractual and contractual information on the product you purchase is provided in the full policy documentation.

### What is this type of insurance?

This is insurance for a commercial vehicle. The type of cover we offer is below:

- (a) **Comprehensive:** Gives you wide protection for accidental damage to or loss of your vehicle.
- (b) **Third party, fire & theft:** Offers a more basic protection, insuring damage to or loss of your vehicle only if it's stolen, attempted to be stolen, or it goes on fire.
- (c) **Third party:** Gives you the minimum cover required by law and comes standard with both options. Cover for damage to someone else's property is up to €1.27 million and unlimited cover in regards to a third party personal injury.



#### What is insured?

##### Comprehensive benefits:

- ✓ Accidental damage (the market value up to the sum insured shown in your schedule)
- ✓ Fire brigade charges (up to €2,200)
- ✓ Loss of Keys (up to €850)
- ✓ Personal accident cover (up to €6,500)
- ✓ The towing of trailers is covered on a third party only basis
- ✓ Accident recovery to protect your vehicle and move to the nearest repairer if the vehicle cannot be driven as result of an insured event

##### Third party, fire and theft benefits:

- ✓ Fire, theft and attempted theft damage (the market value up to the sum insured shown in your schedule)
- ✓ Fire brigade charges (up to €2,200)
- ✓ Loss of keys (up to €850)
- ✓ Legal liability for death or injury to any other person, including passengers

##### Third Party Only:

- ✓ Legal liability for damage to other people's property up to €1.27 million
- ✓ Legal liability for death or injury to any other person, including passengers

##### Optional extras:

No claims discount protection

All covers subject to eligibility criteria. Full benefits and restrictions are outlined in your policy booklet



#### What is not insured?

- ✗ Any driver not holding a valid licence to drive the vehicle or not meeting the conditions and any limits of the driving licence
- ✗ The use excluded on the certificate of insurance
- ✗ Theft or attempted theft if the vehicle is left unattended and left unlocked or the keys to the ignition are left with the vehicle
- ✗ The driving of other vehicles
- ✗ Breakdown assistance
- ✗ Loss of value, wear and tear, mechanical or electrical breakdown, or damage to tyres as a result of using brakes or by road punctures, cuts or bursts
- ✗ Loss or damage by any driver that has been disqualified from driving or has not disclosed penalty points or motoring convictions



#### Are there any restrictions on cover?

You will not be covered for any of the following:

- ! The first amount of each claim (known as the excess) as shown in the policy schedule
- ! Any accident, injury, loss, damage or liability if the vehicle is being driven or used for a purpose not described in the certificate of insurance
- ! Where windscreen cover applies, we will not pay for any amount over €150 for replacement or €50 for repair if the work is not carried out by our approved windscreen specialists



## Where am I covered?

- ✓ You are covered in the Republic of Ireland, Northern Ireland and Great Britain (including the Isle of Man and Channel Islands)



## What are my obligations?

- You must answer any questions we may ask and disclose any pre-existing damage that you are aware of which may affect your insurance contract
- You must pay the premium(s) on time and in full
- You must disclose all relevant information which could influence our acceptance of the risk or the terms offered such as previous accident/claim, conviction or penalty point history
- You must notify us of any changes to the risk such as change of vehicle(s), driver(s) or change of address
- You must take all reasonable steps to prevent accidents, injuries, loss or damage
- You must ensure the vehicle is kept in a roadworthy condition and if necessary has a valid NCT or Certificate of Roadworthiness (CRT)
- You must report any accident, injury, loss or damage immediately or on the next working day by calling Lo-Call 1850 85 8530
- You must also inform An Garda Siochana immediately if any person is injured in an accident



## When and how do I pay?

You can pay for your insurance in full when taking out the policy through your broker (if applicable). You can pay the premium by credit card, debit card or direct debit.



## When does the cover start and end?

The start and end dates of this policy are stated on the policy schedule and on the certificate of insurance. The term of the policy is 12 months unless otherwise agreed with us.



## How do I cancel the contract?

You can cancel the insurance contract at any time by contacting your broker. You have a legal obligation to return your insurance certificate and disc when cancelling an insurance policy.

If you want to cancel your policy within the first 14 days, we will refund your premium for any period of insurance remaining.

If you want to cancel your policy after 14 days, we will refund your premium for any period of insurance less an administration fee.

If you want to cancel your policy after the first year, we will refund your premium for any period of insurance less an administration fee.

Terms and conditions apply to cancellations please refer to your policy booklet.